

Information to identify the case:

Debtor 1	<u>Philip John Ford</u>	Social Security number or ITIN	xxx-xx-0881
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	17-27571-JNP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Philip John Ford

12/8/17

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Philip John Ford
 Debtor

Case No. 17-27571-JNP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 10

Date Rcvd: Dec 08, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 10, 2017.

db	+Philip John Ford, 19 Eton Drive, Sewell, NJ 08080-2481
517037099	+Margaret Ford, P.O. Box 835, Turnersville, NJ 08012-0899
517037100	+Nations Recovery Center, Inc., 6491 Peachtree Industrial Blvd., Atlanta, GA 30360-2100
517037101	+Specialized Loan Servicing, 8742 Lucent Blvd. Suite 300, Highlands Ranch, CO 80129-2386
517037102	+TEK-Collect, P.O. Box 1269, Columbus, OH 43216-1269

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr	+EDI: QJDMARCHAND.COM Dec 08 2017 22:23:00	Joseph Marchand, 117-119 West Broad St.,
	PO Box 298, Bridgeton, NJ 08302-0228	
smg	E-mail/Text: usanj.njbankr@usdoj.gov Dec 08 2017 22:35:17	U.S. Attorney, 970 Broad St.,
	Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534	
smg	+E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Dec 08 2017 22:35:14	United States Trustee,
	Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,	
	Newark, NJ 07102-5235	
517037098	+EDI: RESURGENT.COM Dec 08 2017 22:23:00	LVNV Funding LLC, 15 South Main Street,
	Greenville, SC 29601-2743	
517037103	+E-mail/Text: BKRMailOps@weltman.com Dec 08 2017 22:35:21	Weltman Weinberg & Reis Co., PA,
	325 Chestnut Street, Suite 501, Philadelphia, PA 19106-2605	

TOTAL: 5

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 10, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 8, 2017 at the address(es) listed below:

Denise E. Carlon	on behalf of Creditor	Wilmington Trust, National Association, as Successor
	Trustee to Citibank, N.A. as Trustee of	Structured Asset Mortgage Investments II Inc., Bear
	Stearns Alt-ATrust II, Mortgage Pass-Through Certifica	dcarlon@kmlawgroup.com,
	bkgroup@kmlawgroup.com	
Edward L. Paul	on behalf of Debtor Philip John Ford	elp@paulandkatzlaw.com,
	alexis@paulandkatzlaw.com; vbuckley@paulandkatzlaw.com; r39949@notify.bestcase.com	
Joseph Marchand	jdmarchand@comcast.net,	jdmarchand@comcast.net; jdmarchand@ecf.epiqsystems.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov	

TOTAL: 4